

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Christopher M Lincoln  
Laurie Lincoln

Case No.: 1-18-00395HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Midfirst Bank
Court Claim number	7
Last Four of Loan Number:	4639
Property Address if applicable:	32 N Pheasant Way

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$21,463.92
b.	Prepetition arrearages paid by the trustee:	\$21,463.92
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$8,303.33
f.	Postpetition arrearage paid by the trustee:	\$8,303.33
g.	Total b, d, and f:	\$29,767.25

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: August 16, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Christopher M Lincoln  
Laurie Lincoln

Case No.: 4-18-02159MJC

Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on August 16, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Nicholas G. Platt, Esquire  
Mooney Law  
230 York St  
Hanover PA 17331

**Served by First Class Mail**

Midfirst Bank  
999 NW Grand Blvd Suite 100  
Oklahoma City OK 73118

Christopher M Lincoln  
Laurie Lincoln  
32 N Pheasant Way  
Abbottstown PA 17301

I certify under penalty of perjury that the foregoing is true and correct.

Date: August 16, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-00395 CHRISTOPHER M. LINCOLN

MIDFIRST BANK  
999 NORTHWEST GRAND BLVD  
SUITE 100  
OKLAHOMA CITY, OK 73102

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

Acct No: 4639/ postarrears pheasant way  
06/19 2AP POST ARREARS PHEASANT WAY

Amt Sched:	\$0.00	Debt:	\$8,303.33	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$8,303.33	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5210</b>	<b>MIDFIRST BANK</b>							
521-0	MIDFIRST BANK		01/18/2023	2020964	\$211.86	\$0.00	\$211.86	03/13/2023
521-0	MIDFIRST BANK		12/13/2022	2019970	\$241.25	\$0.00	\$241.25	12/22/2022
521-0	MIDFIRST BANK		11/16/2022	2019016	\$638.16	\$0.00	\$638.16	12/08/2022
521-0	MIDFIRST BANK		10/18/2022	2017970	\$129.13	\$0.00	\$129.13	10/27/2022
521-0	MIDFIRST BANK		08/17/2022	2015894	\$284.78	\$0.00	\$284.78	08/25/2022
521-0	MIDFIRST BANK		07/13/2022	2014833	\$609.84	\$0.00	\$609.84	07/25/2022
521-0	MIDFIRST BANK		05/17/2022	2012830	\$76.56	\$0.00	\$76.56	05/26/2022
521-0	MIDFIRST BANK		03/16/2022	2010741	\$239.48	\$0.00	\$239.48	03/24/2022
521-0	MIDFIRST BANK		02/16/2022	2009763	\$52.70	\$0.00	\$52.70	03/02/2022
521-0	MIDFIRST BANK		12/15/2021	2007773	\$224.35	\$0.00	\$224.35	12/23/2021
521-0	MIDFIRST BANK		11/16/2021	2006748	\$224.37	\$0.00	\$224.37	11/24/2021
521-0	MIDFIRST BANK		10/14/2021	2005715	\$236.06	\$0.00	\$236.06	10/20/2021
521-0	MIDFIRST BANK		09/14/2021	2004674	\$247.78	\$0.00	\$247.78	09/22/2021
521-0	MIDFIRST BANK		08/18/2021	2003662	\$247.78	\$0.00	\$247.78	09/01/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
521-0	MIDFIRST BANK		07/14/2021	2002598	\$247.78	\$0.00	\$247.78	07/30/2021
521-0	MIDFIRST BANK		06/16/2021	2001621	\$247.78	\$0.00	\$247.78	06/23/2021
521-0	MIDFIRST BANK		05/18/2021	2000606	\$234.77	\$0.00	\$234.77	06/07/2021
521-0	MIDFIRST BANK		04/15/2021	1229232	\$221.75	\$0.00	\$221.75	04/22/2021
521-0	MIDFIRST BANK		03/17/2021	1228210	\$221.75	\$0.00	\$221.75	03/25/2021
521-0	MIDFIRST BANK		02/17/2021	1227202	\$230.98	\$0.00	\$230.98	02/25/2021
521-0	MIDFIRST BANK		01/19/2021	1226176	\$232.75	\$0.00	\$232.75	02/03/2021
521-0	MIDFIRST BANK		12/10/2020	1224389	\$76.62	\$0.00	\$76.62	12/31/2020
521-0	MIDFIRST BANK		10/15/2020	1222623	\$226.74	\$0.00	\$226.74	10/27/2020
521-0	MIDFIRST BANK		09/17/2020	1221600	\$222.51	\$0.00	\$222.51	10/05/2020
521-0	MIDFIRST BANK		08/12/2020	1220549	\$222.51	\$0.00	\$222.51	08/31/2020
521-0	MIDFIRST BANK		07/07/2020	1219504	\$222.50	\$0.00	\$222.50	07/24/2020
521-0	MIDFIRST BANK		06/02/2020	1218478	\$126.76	\$0.00	\$126.76	06/16/2020
521-0	MIDFIRST BANK		04/14/2020	1216463	\$226.44	\$0.00	\$226.44	05/01/2020
521-0	MIDFIRST BANK		03/12/2020	1215179	\$240.41	\$0.00	\$240.41	03/27/2020
521-0	MIDFIRST BANK		02/13/2020	1213869	\$240.41	\$0.00	\$240.41	02/28/2020
521-0	FLAGSTAR BANK		01/16/2020	1212262	\$406.88	\$0.00	\$406.88	02/21/2020
521-0	FLAGSTAR BANK		12/12/2019	1210881	\$789.89	\$0.00	\$789.89	12/31/2019
Sub-totals:					\$8,303.33	\$0.00	\$8,303.33	
Grand Total:					\$8,303.33	\$0.00		

# Disbursements for Claim

Case: 18-00395 CHRISTOPHER M. LINCOLN

MIDFIRST BANK  
999 NORTHWEST GRAND BLVD  
SUITE 100  
OKLAHOMA CITY, OK 73102

Sequence: 24  
Modify:  
Filed Date: 4/11/2018 12:00:00AM  
Hold Code:

Acct No: 4639/PRE ARREARS/32 N PHE

Amt Sched:	\$235,552.00	Debt:	\$21,463.92	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$21,463.92	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>MIDFIRST BANK</b>							
520-0	MIDFIRST BANK		01/18/2023	2020964	\$547.65	\$0.00	\$547.65	03/13/2023
520-0	MIDFIRST BANK		12/13/2022	2019970	\$623.63	\$0.00	\$623.63	12/22/2022
520-0	MIDFIRST BANK		11/16/2022	2019016	\$1,649.62	\$0.00	\$1,649.62	12/08/2022
520-0	MIDFIRST BANK		10/18/2022	2017970	\$333.79	\$0.00	\$333.79	10/27/2022
520-0	MIDFIRST BANK		08/17/2022	2015894	\$736.16	\$0.00	\$736.16	08/25/2022
520-0	MIDFIRST BANK		07/13/2022	2014833	\$1,576.42	\$0.00	\$1,576.42	07/25/2022
520-0	MIDFIRST BANK		05/17/2022	2012830	\$197.93	\$0.00	\$197.93	05/26/2022
520-0	MIDFIRST BANK		03/16/2022	2010741	\$619.04	\$0.00	\$619.04	03/24/2022
520-0	MIDFIRST BANK		02/16/2022	2009763	\$136.22	\$0.00	\$136.22	03/02/2022
520-0	MIDFIRST BANK		12/15/2021	2007773	\$579.97	\$0.00	\$579.97	12/23/2021
520-0	MIDFIRST BANK		11/16/2021	2006748	\$579.95	\$0.00	\$579.95	11/24/2021
520-0	MIDFIRST BANK		10/14/2021	2005715	\$610.24	\$0.00	\$610.24	10/20/2021
520-0	MIDFIRST BANK		09/14/2021	2004674	\$640.50	\$0.00	\$640.50	09/22/2021
520-0	MIDFIRST BANK		08/18/2021	2003662	\$640.50	\$0.00	\$640.50	09/01/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	MIDFIRST BANK		07/14/2021	2002598	\$640.50	\$0.00	\$640.50	07/30/2021
520-0	MIDFIRST BANK		06/16/2021	2001621	\$640.50	\$0.00	\$640.50	06/23/2021
520-0	MIDFIRST BANK		05/18/2021	2000606	\$606.86	\$0.00	\$606.86	06/07/2021
520-0	MIDFIRST BANK		04/15/2021	1229232	\$573.23	\$0.00	\$573.23	04/22/2021
520-0	MIDFIRST BANK		03/17/2021	1228210	\$573.23	\$0.00	\$573.23	03/25/2021
520-0	MIDFIRST BANK		02/17/2021	1227202	\$597.06	\$0.00	\$597.06	02/25/2021
520-0	MIDFIRST BANK		01/19/2021	1226176	\$601.66	\$0.00	\$601.66	02/03/2021
520-0	MIDFIRST BANK		12/10/2020	1224389	\$198.08	\$0.00	\$198.08	12/31/2020
520-0	MIDFIRST BANK		10/15/2020	1222623	\$586.12	\$0.00	\$586.12	10/27/2020
520-0	MIDFIRST BANK		09/17/2020	1221600	\$575.17	\$0.00	\$575.17	10/05/2020
520-0	MIDFIRST BANK		08/12/2020	1220549	\$575.17	\$0.00	\$575.17	08/31/2020
520-0	MIDFIRST BANK		07/07/2020	1219504	\$575.18	\$0.00	\$575.18	07/24/2020
520-0	MIDFIRST BANK		06/02/2020	1218478	\$327.68	\$0.00	\$327.68	06/16/2020
520-0	MIDFIRST BANK		04/14/2020	1216463	\$585.33	\$0.00	\$585.33	05/01/2020
520-0	MIDFIRST BANK		03/12/2020	1215179	\$621.45	\$0.00	\$621.45	03/27/2020
520-0	MIDFIRST BANK		02/13/2020	1213869	\$621.45	\$0.00	\$621.45	02/28/2020
520-0	FLAGSTAR BANK		01/16/2020	1212262	\$454.98	\$0.00	\$454.98	02/21/2020
520-0	FLAGSTAR BANK		05/09/2019	1201718	\$592.12	\$0.00	\$592.12	05/23/2019
520-0	FLAGSTAR BANK		04/11/2019	1200369	\$919.12	\$0.00	\$919.12	04/30/2019
520-0	FLAGSTAR BANK		03/12/2019	1199020	\$561.18	\$0.00	\$561.18	03/25/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FLAGSTAR BANK		02/07/2019	1197852	\$296.06	\$0.00	\$296.06	02/27/2019
520-0	PINGORA LOAN SERVICING LLC		01/10/2019	1197061	\$270.17	\$0.00	\$270.17	01/30/2019
Sub-totals:						\$21,463.92	\$0.00	\$21,463.92
Grand Total:						\$21,463.92	\$0.00	